

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Susan Czahor
Debtor

Case No. 21-00905-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin

Page 1 of 3

Date Rcvd: Aug 09, 2021

Form ID: 318

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ Susan Czahor, 329 Gumbleton Road, Paupack, PA 18451-7741
5405385	+ Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Laurel, NJ 08054-1297
5405388	+ Hemlock Farms POA, 1007 Hemlock Farms, Hawley, PA 18428-9059
5405394	+ Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
5405396	+ Pocono Fuels, PO Box 154, Hawley, PA 18428-0154
5405399	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Aug 09 2021 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5405375	Email/Text: ebn@americancollect.com	Aug 09 2021 18:42:00	Americancollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
5405374	+ EDI: GMACFS.COM	Aug 09 2021 22:43:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5405376	EDI: BANKAMER.COM	Aug 09 2021 22:43:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
5405377	+ Email/Text: bankruptcy@usecapital.com	Aug 09 2021 18:42:00	Capital Accounts, Attn: Bankruptcy, Po Box 140065, Nashville, TN 37214-0065
5405378	+ Email/Text: bankruptcy@cavps.com	Aug 09 2021 18:42:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
5405382	+ EDI: CITICORP.COM	Aug 09 2021 22:43:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5405383	+ EDI: CCS.COM	Aug 09 2021 22:43:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5405384	+ EDI: DISCOVER.COM	Aug 09 2021 22:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5405386	+ EDI: AMINFOFP.COM	Aug 09 2021 22:43:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5405390	EDI: JEFFERSONCAP.COM	Aug 09 2021 22:43:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
5405380	EDI: JPMORGANCHASE	Aug 09 2021 22:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5405391	+ Email/Text: PBNCNotifications@perituservices.com	Aug 09 2021 18:42:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

5405392	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 09 2021 18:57:05	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5405393	+ EDI: MID8.COM	Aug 09 2021 22:43:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5405395	Email/Text: clientservices@paramountrecovery.com	Aug 09 2021 18:42:00	Paramount Recovery, Attn: Bankruptcy, Po Box 23369, Waco, TX 76702
5405648	+ EDI: RMSC.COM	Aug 09 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5405397	+ EDI: RMSC.COM	Aug 09 2021 22:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5405398	+ EDI: RMSC.COM	Aug 09 2021 22:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5405400	+ EDI: WFFC.COM	Aug 09 2021 22:43:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5405379	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
5405387	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5405389	*+	Hemlock Farms POA, 1007 Hemlock Farms, Hawley, PA 18428-9059
5405381	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court; Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2021 at the address(es) listed below:

Name	Email Address
John J. Martin	on behalf of Debtor 1 Susan Czahor jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Mark J. Conway (Trustee)	PA40@ecfcbis.com mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmllawgroup.com

District/off: 0314-5

Date Rcvd: Aug 09, 2021

United States Trustee

User: admin
Form ID: 318
ustpregion03.ha.ecf@usdoj.gov

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Total Noticed: 26

TOTAL: 4

Information to identify the case:

Debtor 1 **Susan Czahor**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:21-bk-00905-HWV**

Social Security number or ITIN xxx-xx-0537

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Susan Czahor

By the
court:

8/9/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.